



## Department of Insurance

Agent Licensing Division  
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Paul E. Patton  
Governor

Janie Miller  
Commissioner

## MEMORANDUM

TO: All Providers of Approved Pre-License Training Programs  
in the State of Kentucky

FROM: Treva W. Donnell, Director  
Division of Agent Licensing

RE: 2002 Legislation

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Dear Provider:

This notice is to inform you that recently enacted 2002 HB 165 creates **Personal Lines** as a new line of authority. Personal Lines is defined as: "property and casualty insurance coverage sold to individuals and families for primarily non-commercial purposes". Individuals requesting this Line of Authority must complete 40-hours of approved classroom training and successfully pass a Personal Lines examination in order to qualify. This line of authority will be available to agents on July 15, 2002, the effective date of the legislation (See KRS 304.9-030).

For your convenience, attached please find the course outline prescribed by the Commissioner of Insurance for the Personal Lines training program. You must have the course approved by this Department prior to offering. Please find complete information on submitting a course for approval, as well as all required forms, on our website at: <http://doi.ppr.ky.gov>.

Following is a complete list of all agent 'major' lines of authority which require pre-license training and successful completion of an examination:

**Life** – 50 questions  
**Health** – 50 questions

**Property** – 25 questions  
**Casualty** – 25 questions

**Personal Lines** – 50 questions



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Following is a listing of 'limited' lines of authority, which do not require pre-license training; however, do require the successful completion of an examination:

**Limited Line Travel (formerly Common Carrier) – 25 questions**

**Limited Line Crop Hail –25 questions**

**Limited Line Surety – 25 questions**

Following is a listing of those lines of authority which will no longer be issued in Kentucky:

**Motor Vehicle Physical Damage**

**Mechanical Breakdown**

**Mortgage Guarantee**

**Marine Transportation**

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I hope this information is helpful. You may view the changes created by HB165 during the 2002 Legislative Session, by linking to the Legislative Research Commission. The DOI website also provides a wealth of knowledge relative to information, forms, and listings of approved CE and Pre-Licensing providers. Additionally, licensees may view their insurance record as it is on file with this Department. Should you have further questions, you may contact the Division of Agent Licensing directly at (502) 564-6004.